

In re:
Kevin J. Urbine
Debtor

Case No. 19-17901-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Mar 25, 2025

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2025:

Recip ID	Recipient Name and Address
db	+ Kevin J. Urbine, 43 Valley Road, Wyomissing Hills, PA 19610-1955
14510016	+ George M. Lutz, Esquire, Hartman, Valeriano, Magovern & Lutz, P.C, 1025 Berkshire Blvd, Suite 700, Wyomissing, PA 19610-1284
14442275	PNC BANK MORTGAGE SERVIC, PO BOX 8703, Dayton, OH 45401-8703
14451120	+ PNC Mortgage, c/o Rebecca A Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14442276	+ PNC Mortgage, c/o Alyk L. Oflazian, Esquire/KML Law Gr, Ste. 5000 - BNY Mellon Indep. Center, 701 Market Street, Philadelphia, PA 19106-1538
14442280	+ Valerie Urbine, 43 Valley Road, Reading, PA 19610-1955
14442281	+ Wells Fargo Bank, 2585 State Hill Rd, Reading, PA 19610-1817

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Mar 26 2025 00:31:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 26 2025 00:32:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14442266	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 26 2025 00:42:54	CAPITAL ONE BANK USA NA, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
14442267	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 26 2025 00:42:57	CHASE/BANK ONE CARD SERV, PO BOX 15298, WILMINGTON, DE 19850-5298
14442263	^ MEBN	Mar 26 2025 00:28:08	CSC Credit Services, Box 740040, Atlanta, GA 30374-0040
14442265	+ Email/Text: bankruptcy.notifications@fisglobal.com	Mar 26 2025 00:32:00	Chex Systems Inc., ATTN: Customer Relations, 7805 Hudson Rd, Suite 100, Woodbury, MN 55125-1595
14442268	+ Email/Text: bankruptcy@diamondcu.com	Mar 26 2025 00:31:00	DIAMOND CU, 1600 MEDICAL DR, POTTSTOWN, PA 19464-3281
14442269	Email/Text: mrdiscen@discover.com	Mar 26 2025 00:31:00	Discover Bank, P.O. Box 15316, Wilmington, DE 19850
14442270	Email/Text: mrdiscen@discover.com	Mar 26 2025 00:31:00	DISCOVER FINCL SVC LLC, PO BOX 15316, WILMINGTON, DE 19850-5316
14445116	Email/Text: mrdiscen@discover.com	Mar 26 2025 00:31:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14442264	Email/Text: bankruptcycourts@equifax.com	Mar 26 2025 00:31:00	Equifax Information Services LLC, P.O. Box 740256, Atlanta, GA 30374
14442261	^ MEBN	Mar 26 2025 00:28:07	Experian, Business Information Services, 475 Anton Blvd., Costa Mesa, CA 92626-7037
14442271	Email/Text: sbse.cio.bnc.mail@irs.gov		

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		Mar 26 2025 00:31:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14442272	+ Email/PDF: ais.chase.ebn@aisinfo.com		
		Mar 26 2025 00:43:02	JPMCB Card Service, 301 North Walnut Street, Floor 09, Wilmington, DE 19801-3971
14456920	+ Email/Text: RASEBN@raslg.com		
		Mar 26 2025 00:31:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14467530	+ Email/Text: bankruptcydpt@mcmcg.com		
		Mar 26 2025 00:32:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14442274	Email/Text: Bankruptcy.Notices@pnc.com		
		Mar 26 2025 00:31:00	PNC Bank, 3232 Nemark Drive, Miamisburg, OH 45342
14442273	Email/Text: Bankruptcy.Notices@pnc.com		
		Mar 26 2025 00:31:00	PNC Bank, POB 1820, Dayton, OH 45401
14471597	Email/Text: Bankruptcy.Notices@pnc.com		
		Mar 26 2025 00:31:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14447336	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Mar 26 2025 00:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
14442278	+ Email/Text: DeftBkr@santander.us		
		Mar 26 2025 00:31:00	SANTANDER BANK NA, 1130 Berkshire Boulevard, Wyomissing, PA 19610-1242
14442277	+ Email/Text: DeftBkr@santander.us		
		Mar 26 2025 00:31:00	SANTANDER BANK NA, PO BOX 12646, READING, PA 19612-2646
14442279	+ Email/Text: enotifications@santanderconsumerusa.com		
		Mar 26 2025 00:32:00	SANTANDER CONSUMER, 8585 N STEMMONS FWY STE 1100-N, Dallas, TX 75247-3822
14452416	+ Email/Text: DeftBkr@santander.us		
		Mar 26 2025 00:31:00	Santander Bank, N.A., 1130 Berkshire Boulevard, MC: PA-WYO-BKR2, Wyomissing, PA 19610-1242
14452415	+ Email/Text: DeftBkr@santander.us		
		Mar 26 2025 00:31:00	Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
14453272	^ MEBN		
		Mar 26 2025 00:28:50	Santander Bank, NA, c/o Thomas A. Capehart, Esq., 33 S. 7th Street, PO Box 4060, Allentown, PA 18105-4060
14442262	^ MEBN		
		Mar 26 2025 00:28:05	Trans Union, P.O. Box 1000, Chester, PA 19016-1000

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2025

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor PNC MORTGAGE A DIVISION OF PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
George Meany Lutz	on behalf of Debtor Kevin J. Urbine glutz@hvmllaw.com HartmanValerianoMagovernLutzPC@jubileebk.net
KELLIE LYNNE RAHL-HEFFNER	on behalf of Creditor Santander Bank N.A. krahle-heffner@grossmcginley.com, jkacsur@grossmcginley.com;jpraedin@grossmcginley.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Kevin J. Urbine)	Case No. 19-17901-pmm
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

Date: March 25, 2025

For The Court

Timothy B. McGrath
Clerk of Court